The *Nakhuda* himself is very seldom free from debt, for the expenses of fitting out and provisioning the boats and of retaining the services of capable divers and making them advances, often as much as 3,000 rupees per season, make him equally dependent on the *Musaqqams*, or moneylenders. Should a *Nakhuda* be unable to pay off his debts, the *Salifat-al-Ghaus*, or 'Diving Court', a tribunal set up by the sheikh of the district, may order his boats to be sold and his divers to be handed over to the creditor, although his house and other personal property is exempt from seizure. Usually, however, the court fixes an annual instalment for the discharge of the debt, and the *Nakhuda* is then free to form relations with another *Musaqqam*, if he can find one willing to finance him in these circumstances. These rules, although drastic, are very necessary to protect the pearling industry from financial loss.

The diving court has other functions, one of which is to enforce the 'laws' of the industry as regards the engagement of labour, rates of interest, supervision of taxes due to the sheikhs, and the maintenance of a standard of quality of the pearls sold in the open market. Dealers who charge excess prices for pearls, or who pass bad or spurious pearls for those of first quality, are severely reprimanded or even suspended from trading, whilst the man who dares to bring a false or 'cultured' pearl into the Gulf is liable to be outlawed by the sheikh.

It is interesting to watch the brokers haggling over a heap of gleaming pearls in the market. It would take the average European several minutes to work out a price, but the Arab merchant, even when otherwise illiterate, is usually a clever mathematician and benefits by the fluctuations of market rates and by the discrepancies of the weighing appliances in use in the Gulf. Some experts, generally sea-going *Tawwashes*, or dealers, profess a power to distinguish roughly the depth of water and even the particular neighbourhood from which a pearl shown to them may have been obtained; thus they assert that pearls from the banks near Bahrain are marked by greater lustre, and those from banks further northward by greater 'solidity'. They all possess an uncanny ability to sum a pearl up at a glance, and the success of the individual trader depends chiefly upon his power to appraise the relative fineness of pearls belonging to the same class, and he has no set rules to assist his judgment.

The largest pearls are sent to India to be sold individually by the *chau*; but, in the assortment of the remainder into packets—